

Information to identify the case:

Debtor 1	Robert R. Pace Sr	Social Security number or ITIN	xxx-xx-7675
	First Name Middle Name Last Name	EIN	--
Debtor 2	Jacqueline A. Pace	Social Security number or ITIN	xxx-xx-6520
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-31332-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert R. Pace Sr

Jacqueline A. Pace
aka Jackie A. Pace

2/19/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Robert R. Pace, Sr
Jacqueline A. Pace
DebtorsCase No. 14-31332-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 35

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db/jdb
cr +Robert R. Pace, Sr, Jacqueline A. Pace, 1100 Main Road, Newfield, NJ 08344-5338
+First Guaranty Mortgage Corporation, c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr +ROUNDPOINT MORTGAGE SERVICES CORP. SERVICER FOR FI, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +ROUNDPOINT MORTGAGE SERVICING CORP. SERVICER FOR F, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +ROUNDPOINT MORTGAGE SERVICING CORPORATION AS SERVI, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515220328 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
515118864 +Cardiovascular Assoc of Del V, 120 White Horse Pike, Suite 112,
Haddon Heights, NJ 08035-1994
515130216 +DELBERT SERVICES CORPORATION, C O WEINSTEIN, PINSON, AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515118866 +Delbert Services Corporation, PO Box 4730, Anaheim, CA 92803-4730
515118867 +Dental Health Center, 1772 E. Oak Road, Vineland, NJ 08361-2504
517021631 #+Fay Servicing LLC, 3000 Kellway Drive, Ste 150, Carrollton, TX 75006-3357
517553138 +First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, PO Box 52708,
Irvine, CA 92619-2708
517553139 +First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, PO Box 52708,
Irvine, CA 92619-2708, First Guaranty Mortgage Corporation,
c/o Rushmore Loan Management Services 92619-2708
516237967 +First Guaranty Mortgage Corporation, Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000,
Chicago, IL 60605-5011
515234669 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
515118871 +Mariner Finance, LLC, 3600 E. Landis Avenue, Unit 19, Vineland, NJ 08361-3090
515118873 Roundpoint Mortgage, PO Box 19409, Charlotte, NC 28219-9409
517146711 Roundpoint Mortgage Servicing Corporation, PO BOX 19409, Charlotte, NC 28219-9409
517146712 Roundpoint Mortgage Servicing Corporation, PO BOX 19409, Charlotte, NC 28219-9409,
Roundpoint Mortgage Servicing Corporatio, PO BOX 19409, Charlotte, NC 28219-9409
515334157 +Roundpoint Mortgaging Servicing Corp.,, servicer for FGMC for Mass Mutual,
5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
515118874 +South Gastroenterology, 524 Williamstown Road, Sicklerville, NJ 08081-1800
515118875 +Turnbrook Associates, PO Box 618, Turnersville, NJ 08012-0618

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 20 2020 00:29:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 20 2020 00:29:43 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515149941 +EDI: PHINAMERI.COM Feb 20 2020 04:43:00 Americredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853
515118862 EDI: CAPITALONE.COM Feb 20 2020 04:43:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
515118863 EDI: CAPITALONE.COM Feb 20 2020 04:43:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
515219614 EDI: CAPITALONE.COM Feb 20 2020 04:43:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
515118865 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 20 2020 00:32:38 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
516602134 +E-mail/Text: bncmail@w-legal.com Feb 20 2020 00:29:57 Delbert Services Corporation,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515118868 +EDI: PHINAMERI.COM Feb 20 2020 04:43:00 GM Financial, PO Box 183834,
Arlington, TX 76096-3834
515118869 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 20 2020 00:30:19 Harley Davidson Credit,
3850 Arrowhead Dr, Carson City, NV 89706-2016
515118870 EDI: IRS.COM Feb 20 2020 04:43:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
515333355 EDI: PRA.COM Feb 20 2020 04:43:00 Portfolio Recovery Associates, LLC,
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
515118872 +E-mail/Text: bankolist@praxis-financial.com Feb 20 2020 00:29:59 Praxis Financial Solutions,
7331 N. Lincoln Avenue, Suite 8, Lincolnwood, IL 60712-1766

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

Date Rcvd: Feb 19, 2020

516237968* +First Guaranty Mortgage Corporation, Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000,
Chicago, IL 60605-5011

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Adam Jason Friedman on behalf of Creditor Fay Servicing LLC as servicer for First Guaranty Mortgage Corporation bankruptcy@friedmanvartolo.com
Andrew L. Spivack on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORP. SERVICER FOR FIRST GUARANTY MORTGAGE CORPORATION FOR MASS MUTUAL nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor ROUNDPOINT MORTGAGE SERVICES CORP. SERVICER FOR FIRST GUARANTY MORTGAGE CORPORATION nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor First Guaranty Mortgage Corporation dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
James Patrick Shay on behalf of Creditor ROUNDPOINT MORTGAGE SERVICES CORP. SERVICER FOR FIRST GUARANTY MORTGAGE CORPORATION shay@bbs-law.com, jpshay@gmail.com
James Patrick Shay on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION AS SERVICER FOR FIRST GUARANTY MORTGAGE CORPORATION shay@bbs-law.com, jpshay@gmail.com
Justin Plean on behalf of Creditor First Guaranty Mortgage Corporation bkyecf@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor First Guaranty Mortgage Corporation rsolarz@kmlawgroup.com
Richard S. Hoffman, Jr. on behalf of Debtor Robert R. Pace, Sr rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com; hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr. on behalf of Joint Debtor Jacqueline A. Pace rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com; hoffmanrr81909@notify.bestcase.com
Robert P. Saltzman on behalf of Creditor First Guaranty Mortgage Corporation dnj@pbslaw.org
TOTAL: 15